



PATENT  
Attorney Docket No. 72167.000247

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Thomas W. POPLAWSKI <i>et al.</i>	)	Group Art Unit: 3624
	)	
Application No.: 09/772,601	)	Confirmation No.: 1711
	)	
Filed: January 30, 2001	)	Examiner: Daniel S. Felten
	)	
For: ELECTRONIC BILL	)	
PRESENTMENT AND	)	
PAYMENT SYSTEM AND	)	
METHOD	)	

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSIVE AMENDMENT UNDER 37 C.F.R. § 1.111**

Sir:

In response to the Office Action of November 17, 2004, please amend the above-identified application as set forth below.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.